

## PREMIER HEALTHCARE OF ARIZONA, in RECEIVERSHIP QUESTIONS and ANSWERS

**Commercial Overview:** Due to a financially impaired status, the Arizona Department of Insurance has placed Premier into receivership. Detailed information on how this action affects members' coverage and what they should expect going forward, will be mailed to their homes over the next few days.

**Premier For Seniors/Medical Overview:** Premier has not received official notification from the Health Care Financing Administration (HCFA) regarding the status of its Medicare contract. Premier anticipates that its PFS members will need to pursue alternate coverage or revert to Medicare fee-for-service effective 12/1/99.

- *Will I still be able to keep my scheduled appointment for [out/inpatient surgery, diagnostic testing, etc.]?*
  - Yes, contracted providers are required to continue to see you for both scheduled services and for new conditions requiring medical attention. Please let Premier know if you are being denied services from any contracted provider. **[Members must make timely premium payments to continue to receive benefits.]**
- *Will I have to pay for my doctor's appointment?*
  - No, other than your normal office visit co-pay **[or applicable co-insurance and deductibles for commercial POS members ONLY]** you do not have to pay anything for your newly scheduled appointments or for those that you have already had.
- *What do I do if my doctor refuses to see me?*
  - If your PCP refuses to keep a scheduled appointment or to schedule an appointment for a new medical condition or even routine preventive service, or if they request payment up front, please contact Premier immediately and Premier will work with that office on your behalf.
- *How can I be sure Premier will pay for any care I receive while I am waiting to be effective on a new health plan?*
  - Payment for claims incurred on or after 11/16/99 is the responsibility of Premier's reinsurance carrier. Providers will be notified to submit claims directly to Premier, as they have in the past.

- *What happens to me, now that Premier for Seniors is leaving so suddenly?*
  - If you are in an Arizona county where other Medicare Plus Choice HMOs are operating, you can contact one of those plans and enroll for a December 1 effective date. If you live in a county where there isn't another Medicare Plus Choice plan, you can call the local SHIP (State Health Insurance Program) office for information on supplemental insurance or medigap policy. If you take no action, you will be returned to traditional fee-for-service Medicare effective 12/1/99. This will be done automatically by Medicare. If you have further questions you may call **1-800-MEDICARE**.
- *Is Premier going to pay claims for services that I've already received?*
  - Because Premier was declared insolvent, it is currently unknown whether it has adequate funds to pay provider claims that were incurred prior to 11/16/99. Depending on the availability of funds, provider claims may be paid in full, partially, or not at all. By law, however, contracted providers cannot pursue payment from you [*other than your co-payment*] as a member of the health plan.
- *What is Premier going to do about the bills I'm getting now that haven't been paid?*
  - All contracted providers received formal notification of Premier's insolvency. Providers will be advised that they are not to pursue payment from Premier members under any circumstances for claims that otherwise would have been or still may be paid by Premier. Any applicable co-payment or co-insurance will still be your responsibility.
- *I'm in collections and need to know what Premier is going to do.*
  - If the provider that has placed you in collections has a contract with Premier, by law, they are not to pursue payment from you for covered services. Initially, you should attempt to contact that provider and point this position out to them. If you are unsuccessful, please call Premier.
- *I was seen in an emergency room out of state and need to know what to do with the bills I'm receiving. What if I've already paid the bills? Is Premier going to reimburse me?*
  - We advise that you not pay for covered services you receive out of area, as those bills should be submitted to Premier for processing. However, if you have already paid for covered services you received out of area, you should submit a request for reimbursement along with a written explanation of the situation, and any applicable original claims. Because Premier was declared insolvent, it may not have adequate funds to pay claims that were incurred prior to 11/16/99. Depending on the availability of funds, those claims may be paid in full, partially, or not at all.